

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-5852

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I have educated myself on the use of options, and want to continue to use options in my IRA accounts. The use of covered calls and the writing of puts are conservative tools that can be used to lower risk and provide some income. We should not have these tools taken away or further restricted. We do not need to be saved from ourselves, and the brokerage is not taking advantage of us in the use of these tools. Restricting use of options, as anticipated in this legislation, is a bad idea.